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Advisory Council on the Status of Women
Conseil consultatif sur la condition de la femme

PENSIONS, POVERTY AND WOMEN

a presentation to the
Parliamentary Task Force on Pension Reform

by
The N.B. Advisory Council on the Status of Women

September 1983



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We are pleased to be able to present our brief before your Commission today. We are heartened that after nearly a decade of vigorous study and debate about the inequities and inadequacies in the pension system that we are finally nearing a time of substantial pension reform. We call upon you now to ensure that the reform meet fairly and adequately the pensionary needs of today's and tomorrow's women; for the Canadian pension system owes women much.

It has needlessly caused thousands and thousands of elderly women to live in poverty under an ever-present financial and thus emotional stress. It has created the present intolerable situation where two out of three single elderly women in this wealthy country must survive on sub-poverty line incomes, where 70% of single or widowed women over 70 live in misery. We can only wonder how a country with any conscience could have allowed such a situation to develop.

WHY THE SYSTEM HAS FAILED

The pitifully inadequate or non-existent provisions of the present pension system have been by now enumerated hundreds of times. Yet, we believe they must be reiterated to emphasize the severity of the present crisis.

As the Green Paper well implied, women are greatly suffering in their elder years because of the type of work they were encouraged and trained to do as young women: homemaking on the inside; teaching, nursing, office, sales and services work on the outside - work that is important and demanding in itself, but greatly undervalued, and thus underpaid, by society. The pension system was not created to serve a highly mobile, ill or non-remunerated work force. Nor was it developed to

financially recognize the equal partnership of marriage. These shortcomings have resulted in an array of pension plans that systematically ill-treat over half of our elderly population.

After discussing what measures are required to improve the impoverished situation of retired women now, we will recommend how the pension system must be reformed to meet the pensionary needs of women in the labour force and women in the home.

IMPROVING THE SITUATION OF TODAY'S RETIRED WOMEN

The most pressing problem that must be addressed by the federal government is the poverty of the majority of our elderly, who, for the most part, are women. The Old Age Security (OAS)/Guaranteed Income Supplement (GIS) system must be expanded immediately to guarantee a retirement pension at least equal to the Statistics Canada low-income level for large cities. Ideally, OAS, alone, should guarantee an income above the poverty-line (as we have qualified it); however, given the tight economic situation the government finds itself in, we acknowledge that, of necessity, the bulk of OAS/GIS expansion must occur in GIS. Of primary concern to us is the channeling of money to those who most need it. This would be ensured by raising the GIS maximum to guarantee an OAS/GIS combination equal to the Statistics Canada low-income level for large cities.

**WOMEN IN THE WORK FORCE:
Pension Plans and Poverty**

Women in the work force are, for the most part, not in positions which enable them to build up decent pensions. They are highly concentrated in the traditionally female jobs which assure low salaries (women's salaries average 60% of men's), little chance for advancement, and for 58% of women who work for private sector employers, no pension plan. 72% of part-time workers are women, but few private sector employers allow pension contributions by part-time employees.

In addition to being poorly paid, women form a highly mobile work force, leaving remunerated employment to care for children, disabled relatives, or to follow their husbands who have been transferred elsewhere. Long vesting and locking-in requirements have systematically excluded many female workers from receiving their pension benefits.

And let us not forget, women live longer than men. Society clearly tells them this is a mistake by allowing inflation to eat away pensions and by dictating, for example, in money purchase plans, that they pay more than men to provide for their retirement.

All these facts demand specific reforms to the pension system so that women in their present positions can build up decent pensions. Before we discuss these reforms, however, we must stress the paramount importance of equalizing the economic situation of women and men. Without this fundamental goal set and soon realized, reforms to the pension system will be mere band-aid solutions. Therefore, policies such as equal pay for work of equal value and affirmative action must be rigorously applied. Flexible education and job training programs, as well as affordable and readily available day care and after-school care must be ensured through government incentives and subsidies and employer cooperation.

REFORMS OF THE PLANS WITH WOMEN IN THE LABOUR FORCE IN MIND

Canada Pension Plan (C.P.P.) - Expansion

To guarantee the principle of everyone having fair opportunity to provide for his/her retirement, the pension system must be reformed to serve the needs of all - not just those who fit a narrow worklife pattern. We cannot guarantee everyone good pay, job stability, and career advancement, but we can guarantee all workers membership in a pension plan that gives each of them the opportunity to provide him/herself with a basic living pension. How? By expanding the maximum replacement value of the CPP retirement pension to 50% of the Average Industrial Wage (AIW). The present replacement value of less than 25% of AIW is clearly inadequate - not that of a basic living pension - since one can be receiving maximum CPP and still qualify for GIS!

We do not believe such an expansion would cause workers financial stress. Contributing to a fully-indexed, portable, immediately vesting plan would make workers secure in knowing their contributions were going to the best overall plan there is.

Not only must the federal government meet its responsibility towards its working citizens by expanding the CPP, but private employers must meet their responsibilities towards their workers. How?

Reforms to employer-sponsored plans

1) Employers must be encouraged to provide their employees with a pension plan when requested by the majority of their employees. Both full-time and regular part-time employees who have accumulated one year of service must be included in employer-sponsored plans. The proposed Registered Retirement

Account (RPA) would be a workable vehicle with which employers could provide basic pensions. These pension plans must meet the minimum standards detailed in the recommendations that follow.

2) All employer-sponsored pension plans must provide for the full portability of all employee pension credits. We believe the proposed RPA would ensure that this requirement is met. We further recommend that a spousal provision be integral to the RPA system.

3) All employees' contributions must become fully vested after two accumulated years of service with an employer; employee and employer contributions must be locked in after the plan is vested. In cases where the employers were using the RPA system as a basis for their plans, the employees' contributions would immediately vest (after one accumulated year of service).

4) All the pension credits and benefits of each employee and pensioner must be protected against inflation. One method: legislation stipulating a fair rate of interest on employees' contributions could be calculated at a minimum rate of the average rate of interest garnered on Government of Canada Bonds over the past ten years.

5) Unisex mortality tables must be used to calculate pensions and pension options, such as money purchase annuities. The practice of essentially punishing a sex because on the average it lives longer than the other is cruelly irrational, especially considering women are in a far poorer financial state than men are in the first place.

6) All employer-sponsored pension plans must provide protection against insolvency. The RPA system may be one way to provide such protection.

HOMEMAKING AND CHILDREARING: THE FINANCIAL REALITIES

The elderly women living in poverty now are the victims of a society that cried "the woman's place is in the home". They are the women who believed they could rear their children and tend to their families while depending upon their husbands to look after their financial needs --- always. They are the women who divorced or outlived their husbands and received no pension credits or survivors' benefits. They are the women who must live on less than \$7,000 a year - proud recompense for a lifetime of labour and love.

Women are still marrying (94%) and still having children (approximately 80%); and many continue to believe in the absolute security of marriage - all this at a time when marriage is becoming a more and more unstable venture. Now four out of ten marriages end in divorce. 68% of women end their lives alone.

Lifetime homemakers are guaranteed nothing but Old Age Security (OAS), and the Guaranteed Income Supplement (GIS) if they are poor enough -- and in New Brunswick 57% of retired women are. If they outlive their husbands they can expect little else as fewer than one widow in four receives any regular benefits from her deceased husband's employer, and the CPP survivors' benefits are small and vary according to circumstances.

Not being a part of any pension plan, the homemaker is not covered by any disability insurance. Thus if a homemaker falls ill or becomes disabled, her family is not guaranteed against financial burden should outside help be required.

For the homemaker who devotes years to her home and family and then divorces, the private pension plan of her husband provides nothing. Although, since January 1978, the CPP has provided for the voluntary splitting of pension credits in cases of divorce or annulment, the provision has been a woeful failure. Hardly 3% of divorced couples have made use of it.

The homemaker is clearly in a financially precarious position. Economically dependent, she has no direct way in which to contribute in her own right to a pension plan to ensure her own pensionary needs, or her own or her family's protection should she become in any way disabled. Her husband is not likely to be contributing into any sort of pension plan specifically for her and the government has not respected its responsibility in this regard. There are no additional benefits for lifetime homemakers in the OAS/GIS system nor is there a provision for homemakers to contribute to CPP. In fact, in the Green Paper the government actively opposed any mechanism which would permit homemakers to build a pension in their own right.

The perennial question is: the money - where is it going to come from? Many, including the Green Paper, claim there is not any or enough. Yet, we contend that the resources are there to ensure homemakers some minimum security in recognition and recompense for the work they have done. The homemaker's, her/his spouse's, and society's responsibilities to provide collectively for the homemaker's pensionary needs can be met if the pension system is reformed to ensure that pensionary resources are distributed fairly to those who earned them.

How can this be done? There are numerous reforms which must take place.

REFORMS THAT WILL DIRECTLY IMPROVE THE PENSIONARY SITUATION
OF HOMEMAKERS

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I **Building of a universal C.P.P. pension**

Homemakers - in fact everyone - must be able to build in their own right a pension which guarantees retirement, bridging, and disability benefits. Why? Because each of us bears a responsibility in providing for our elder years. In choosing our life's career or careers we are also in part choosing the type of retirement we will have. That choice must by right be an active one - a choice that allows for individual initiative, a choice that allows us to actively contribute to our financial future, to our pension. Thus society - through government regulations - must ensure that everyone can actively participate in providing for part of their pensionary needs.

A case in point

Clearly it would cost the government much less if homemakers, for example, could contribute towards part of their pensionary needs rather than for the government alone to bear much of the financial responsibility of maintaining elderly homemakers at a decent standard of living entirely on funds from its already debt-ridden revenues - e.g. through its OAS/GIS system.

How could full-time homemakers be guaranteed such an active choice? How could they contribute to their pension when they are in a financially dependent state?

Pension-building scheme

We believe that the complex problem of ensuring pensions for homemakers would best be solved by making the CPP a truly universal plan. Everyone between 18 and 64 would be required to make CPP contributions based on one half the AIW. These contributions would be drawn from a reimbursable tax credit replacing personal and spousal exemptions.

Why the CPP?

In 1966, in creating the CPP, the federal government declared itself responsible in helping most of its working, remunerated citizens build up a basic pension over and above OAS. But the government balked at its responsibility of helping ALL workers build up such a pension. By stipulating that the contributor be directly remunerated, the federal government essentially disallowed thousands and thousands of working people the basic mechanism with which they could meet their own responsibilities in providing for a basic pension. The proposed tax credit program would enable the federal government to assume finally and fully its responsibilities.

As a plan, the CPP has several advantages: it provides immediate vesting, full portability and protection against inflation.

Statement of Principles - The Basis for CPP

The New Brunswick Advisory Council on the Status of Women believes that the CPP should be founded on the following principles:

1. The universality of benefits and contributions.
2. The guaranteeing of a basic income above the poverty line.
3. The encouragement of the financial autonomy of the individual.
4. The incentive to work (i.e. the minimum disincentive not to work).
5. No discrimination on the basis of marital status or sex.
6. Equal partnership in a marital relationship.

Positive aspects of scheme

Such a scheme would eliminate the problem of defining or categorizing a homemaker, by guaranteeing, in fact, a basic minimum retirement income to all working, although non-remunerated, members of society. It would not discriminate on the basis of marital status or sex. As the scheme matured in the CPP, the GIS would become less and less important, minimizing if not finally eliminating the often humiliating means test.

Repercussions of scheme

i) Survivors' benefits

We believe that the CPP should be based on the principle of deferred pay. (The proposed tax credit scheme would be a form of deferred pay for those who are not directly remunerated for their work.) As the proposed tax credit plan would ensure that everyone built up a basic CPP pension in their own right, survivors' benefits, at least for those aged 65 and older, would no longer be necessary.

At this point, however, we have reservations concerning the elimination of survivors' benefits. Although we do not believe that the CPP should be, as it now is in part, a social assistance program, we recognize that survivors' benefits play an important sustaining role for many women, especially given their present generally weak economic status and the dependent state of many of them due to social conditioning.

We have not, as yet, conceived of a method by which the positive aspects of survivors' benefits could be replaced. Some form of the proposed bridging benefit may be necessary. Such a scheme would properly recognize the CPP retirement pension as a family asset. As such, the deceased spouse's contributions could not be simply absorbed into the CPP system. Some form of reimbursement for those contributions would have to be made to the family, as is now the case in employer-sponsored plans.

A gradual phasing out of the present system of survivors' benefits would be required so that survivors, who for the most part are women, would not be adversely affected.

(ii) Child-rearing drop-out plan

We gladly welcome the long-vetoed child-rearing drop-out plan and thus society's economic recognition of child care as a social contribution. Homemakers can now drop out of the work force for the time they are raising children under seven without lowering their average lifetime pension credits.

Under the tax credit scheme, the child-rearing drop-out plan would still be in effect. Upon retirement, each person would have the option of dropping from her/his

average lifetime pension credits those credits accumulated through the tax credit system while caring for children under seven, should those credits, when included, lower her/his retirement pension.

Further, we recommend that the child-rearing drop-out plan be expanded to cover periods when the homemaker is caring for elderly or disabled relatives. Such care is a social contribution which must be recognized by society. Presently the state must pay \$35,000 a year to keep an elderly or handicapped person in an institution, and in many cases the institutionalized person pays highly psychologically. Clearly, should someone decide to take worktime off to care for a relative at home, s/he should not lose pension credits for humanitarian work which economically benefits society.

II Splitting of all pension credits

Pension credits earned for both CPP or employer-sponsored pension plans must be considered as joint family assets and therefore must be subject to automatic and mandatory equal division between spouses in cases of divorce, separation, death or disability of either spouse, or when the younger spouse reaches 65. In cases of divorce or separation, the couple must have the option of waiving this stipulation upon mutual consent attained after independent legal advice.

III Joint and last survivor pensions

Joint and last survivor pensions, which work by reducing the retirement benefit to pay for a widow(er)'s pension, must be required of all employer-sponsored pension plans. The survivors' pension should be paid no matter which spouse dies first and should amount to at least 70% of the original pension. Spouses should be able to waive the survivor pension but only upon written agreement by both of them after independent legal advice.

Survivors' or bridging benefits must be continued in the event of remarriage

Such a provision would recognize a survivor pension or a bridging benefit for what it is: financial recompense for the surviving spouse's sacrifice to save for retirement during the couple's life together.

Disclosure of pensionary information to contributor/pensioner and spouse

We concur with the National Action Committee on the Status of Women (NAC) that all pension plan members and their spouses must be sent a "description of their plans as well as an annual financial statement giving the investment policy and performance of the pension fund assets".

CONCLUSION

If the pensionary reform, soon to be undertaken, is to be just and complete, it must adequately and fairly provide for the pensionary needs of today's retired women, of women presently in the labour force and of women in the home. Our proposals, being comprehensive, ensure this and more; they guarantee everyone a basic retirement income as well as the fair and equal opportunity to build a living, if not a comfortable, pension. To accomplish these goals, our recommendations demand major changes to employer-sponsored plans, an overhaul and an expansion of the Canada Pension Plan, and revisions to the income tax system. As any pensionary reform that neglects to address employment factors will ultimately fail, our proposals require the equalization of the economic positions of women and men through full-opportunity, non-sexist education/training; affirmative action; equal pay for work of equal value, and family support services such as day care and after-school care.

SUMMARY OF REFORMS

UNIVERSAL SYSTEM

I OAS Reforms

- expansion of OAS benefits to 20% of AIW (its original percentage).
- as before 1977: full inclusion in OAS/GIS system of all immigrants who have resided in Canada 10 years immediately before age 65. This universal inclusion must exist as female immigrants were seldom entitled to pension plans in their countries of origin; they must not pay doubly for having moved to Canada.

II GIS Reforms

- expansion of GIS maximum to bring OAS/GIS combination up to Statistics Canada's low-income line for large cities, with continual monitoring of OAS/GIS combined system to ensure this basic requirement is always met. Although people residing in rural areas may live in a region where the cost of living is lower than elsewhere, they have far less access to subsidized housing and adequate medical facilities.

(NOTE: if both expansions cannot take place concurrently, priority should be given to the GIS reforms).

PUBLIC SYSTEM

III CPP Reforms

- rendering the CPP universal through an income tax credit scheme.
- expansion of maximum replacement value of CPP retirement pension to 50% of the Average Industrial Wage.
- automatic, mandatory splitting of all pension credits upon divorce, separation, death or disability of either spouse, or when younger spouse reaches 65; in cases of separation or divorce, mandatory splitting could be waived if both spouses agreed after receiving independent legal advice. This provision would be provided by an opting out clause.
- implementation of bridging benefits, and phasing out of survivors' benefits.

EMPLOYER-SPONSORED SYSTEM

IV Reforms to Employer-sponsored Pensions Plans

- that all employers be encouraged to provide their employees with a pension plan when requested by the majority of their employees. The RPA system would facilitate the meeting of this requirement.
- that all full-time and regular part-time employees be included in all existing and newly organized pension plans after the employee has accumulated one year of service.
- that mandatory and automatic equal division of pension credits take place upon divorce, separation, death or disability of either spouse, or when the younger spouse reaches 65. A mutual consent opting out clause could waive this regulation but only after each spouse has received independent legal advice.
- that survivors' benefits continue after remarriage.

EMPLOYER-SPONSORED SYSTEM (cont'd)

- that all pension credits and benefits be fully portable.
- that all pension credits and benefits be protected against inflation.
- that vesting and locking-in occur after two accumulated years of service.
- that all pension plans be protected against insolvency, perhaps through the RPA system.
- that only unisex mortality tables be used to calculate pension benefits.
- that all pension plans have joint and last survivor plans which will provide at least 70% of the original pension to the survivor, and that in cases where the contributor dies before age 65, that the survivor may choose between receiving a lump sum or a pension at retirement based on the contributor's accrued pension.
- that all insurers disclose pensionary information to contributor/pensioner and spouse, including the financial status of the plan and the employee's accrued benefits.

V Homemakers

Homemakers must have a mechanism available to them that ensures their building of a pension in their own right. This would be possible through the income tax credit program we recommend whereby all persons between 18 and 64 would be required to contribute to the CPP an amount based on one half the AIW. The contribution would be effected through an income tax credit, replacing personal and spousal exemptions.

TIMING OF REFORMS

- 1) That the recommended OAS/GIS reforms be implemented immediately. Priority should be given to raising GIS so that increases would go to those who really need them. Resources do permit. Our humanity demands it.
- 2) That the recommended CPP reforms be operational in ten years.
- 3) That the federal government immediately begin encouraging the provinces to enact strong pension standards acts as soon as possible - that is, acts which stipulate standards such as we are recommending.
- 4) That the federal government immediately begin encouraging the provinces and territories to implement legislation requiring affirmative action in their civil services.
- 5) That the federal government actively encourage through tax incentives and contract stipulations the implementation of affirmative action by all private employers.
- 6) That the federal government immediately begin encouraging the provinces and territories to implement equal pay for work of equal value legislation.
- 7) That the federal government immediately begin educating the public about the importance of preparing for one's retirement, emphasizing that each person bears a responsibility in providing for part of his/her retirement income, and explaining the various methods of doing so, and their relative merits.

TIMING OF REFORMS (cont'd)

8) That the federal government immediately begin encouraging the provincial ministers of education to include in their health/family life programs discussion about our pensionary and financial responsibilities:

- choice of careers
- budgeting
- planning and saving for retirement
- types of pension plans.

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PENSION PLANS IN NEW BRUNSWICK

August 01, 1982 to July 31, 1983

<u>Total N.B. Workers Covered</u>	54 035
Male	20 622
Female	11 555
No Sex Breakdown Available	21 858

N.B. Labour Force (July, 1983 Unadjusted)

	<u>Labour Force</u>
Total	<u>327 000</u>
Male	199 000
Female	128 000

Coverage by Public or Private Sector Plans

	<u>Public</u>	<u>Private</u>
Total	<u>32 938</u>	<u>21 097</u>
Male	5 205	15 417
Female	5 997	5 558
No Sex Breakdown Available	21 736	122

PENSION PLANS IN NEW BRUNSWICK

1983

BENEFITS

Death Before Retirement Age% Workers CoveredType of Benefit

2,7%
 25,1%
 60,5%
 0,1%
 13,2%

- None
- Spouses/Widows/Orphans Benefit
- Only a Refund of Employee Contribution
- Members of Non-Contributory Plans Receive Refund of All or Part of Employee Contributions
- Refund of Employee and All or Part of Employer Benefit

Death After Retirement Age% Workers CoveredType of Benefit

2,1%
 0,1%
 34,9%
 0
 9,2%
 0,1%
 4,0%
 49,8%
 0,2%

- None
- 36 Month Guarantee if Pensioner Dies Within 3 Years of Retirement, Widow and Dependents Receive a Lump Sum to Cover the Balance of 3 Years
- 60 Month Guarantee, as above
- 100 Month Guarantee
- 120 Month Guarantee
- 180 Month Guarantee
- Spouse Received All or Part of Deceased's Pension
- Spouse Benefit is 50% or More of Pension, if Death Occurs Before or After Retirement
- Spouse Benefit is Less Than 50% of Pension

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